

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Tammy Nelson  
Frederick H. Nelson  
Debtor(s)

Bankruptcy Case No.: 16-23652-JAD  
Doc. #72  
Chapter: 13  
Docket No.: 73 - 72  
Concil. Conf.: June 20, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **April 29, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **May 13, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **June 20, 2019 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: March 13, 2019

cm: All Creditors and Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnenour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Tammy Nelson  
 Frederick H. Nelson  
 Debtors

Case No. 16-23652-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
Form ID: 410Page 1 of 3  
Total Noticed: 79

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db/jdb Tammy Nelson, Frederick H. Nelson, 621 Idlewood Ave, Carnegie, PA 15106-1126  
 cr +Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866  
 14354887 +Aarons Inc, PO Box 100039, Kennesaw, GA 30156-9239  
 14297878 Advance America, 1635 Franklin St, Toronto, OH 43964  
 14326590 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14297880 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 14297883 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 14297889 Cbe Group, Attn: Bankruptcy, PO Box 900, Waterloo, IA 50704-0900  
 14297890 Cenlar, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 14297891 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14297892 Citizens Bank, PO Box 7000, Providence, RI 02940-7000  
 14297893 Combined Insurance, PO Box 1160, Glenview, IL 60025-8160  
 14297907 Community Credit, 15503 Ventura Blvd Ste 300, Encino, CA 91436-3127  
 14297909 Credit Control, LLC, PO Box 248, Hazelwood, MO 63042-0248  
 14297910 D & A Services, 1400 E Touhy Ave Ste G2, Des Plaines, IL 60018-3338  
 14355489 Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14354863 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 14297915 KML Law Group, P.C., David Fein, Esq. Mellon Independence Cen, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 14297914 Keymed Data Services, PO Box 102607, Atlanta, GA 30368-2607  
 14965617 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826  
 14347752 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828  
 14297919 Preferred Primary Care Physicians Inc., 1910 Cochran Rd, Pittsburgh, PA 15220-1203  
 14297920 Preferred Primary Care Physicians Inc., 1910 Cochran Rd, Pittsburgh, PA 15220-1203  
 14297921 Prime Credit, 6170 W Lake Mead Blvd # 461-2439, Las Vegas, NV 89108-2661  
 14297922 Progressive Debt Relief, 5703 Red Bug Lake Rd Ste 283, Winter Springs, FL 32708-4969  
 14297924 RMS, PO Box 361598, Columbus, OH 43236-1598  
 14297923 Real Payday Loan Help, 13505 S Mur Len Rd Ste 105, Olathe, KS 66062-1600  
 14297925 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282  
 14297926 ShopNow Pay Plan, PO Box 2852, Monroe, WI 53566-8052  
 14308966 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 14297936 Wfdillards, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscendi@recoverycorp.com Mar 14 2019 03:07:45 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14297881 E-mail/Text: g20956@att.com Mar 14 2019 03:01:55 AT & T, PO Box 6416, Carol Stream, IL 60197-6416  
 14297882 E-mail/Text: g20956@att.com Mar 14 2019 03:01:55 AT & T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
 14354586 +E-mail/Text: g20956@att.com Mar 14 2019 03:01:55 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 14297877 Fax: 864-336-7400 Mar 14 2019 03:25:08 Advance America, 1365 Franklin St, Toronto, OH 43964-1025  
 14297879 E-mail/Text: bankruptcy@acacceptance.com Mar 14 2019 03:01:15 American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2185  
 14297885 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 14 2019 03:07:26 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119  
 14297886 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 14 2019 03:08:04 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119  
 14297884 E-mail/Text: cms-bk@cms-collect.com Mar 14 2019 03:00:30 Capital Management Services, LP, 698 S Ogden St, Buffalo, NY 14206-2317  
 14297887 E-mail/Text: cashamerica@nuvox.net Mar 14 2019 03:00:43 Cashland, 2134 Sunset Blvd, Steubenville, OH 43952-2432  
 14297888 E-mail/Text: bankruptcynotices@cbcompanies.com Mar 14 2019 03:01:45 Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 14297894 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:35 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  
 14297895 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:35 Comenity Bank/ Crate and Barrel, PO Box 659705, San Antonio, TX 78265-9705  
 14297896 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:35 Comenity Bank/Avenue, PO Box 659584, San Antonio, TX 78265-9584  
 14297897 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:36 Comenity Bank/Bon Ton, PO Box 182273, Columbus, OH 43218-2273  
 14297898 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:36 Comenity Bank/Brylane Home, PO Box 659728, San Antonio, TX 78265-9728

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Total Noticed: 79

Date Rcvd: Mar 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14297899	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:36 PO Box 182789, Columbus, OH 43218-2789	Comenity Bank/Brylnhme,
14297900	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:36 4590 E Broad St, Columbus, OH 43213-1301	Comenity Bank/Cathrins,
14297901	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:36 PO Box 182789, Columbus, OH 43218-2789	Comenity Bank/Eldrbrmn,
14297902	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:36 PO Box 659728, San Antonio, TX 78265-9728	Comenity Bank/Lane Bryant,
14297903	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:37 PO Box 182125, Columbus, OH 43218-2125	Comenity Bank/Roamans,
14297904	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:37 PO Box 182789, Columbus, OH 43218-2789	Comenity Bank/Vctrsssec,
14297905	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:37 4590 E Broad St, Columbus, OH 43213-1301	Comenity Bank/Womnwthn,
14297906	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 14 2019 03:00:37 4590 E Broad St, Columbus, OH 43213-1301	Comenitibank/fllbeauty,
14297908	E-mail/Text: bankruptcy@credencerm.com Mar 14 2019 03:02:02 17000 Dallas Pkwy Ste 204, Dallas, TX 75248-1940	Credence,
14297911	E-mail/Text: collections@greentrustcash.com Mar 14 2019 03:02:02 PO Box 340, Hays, MT 59527-0340	Green Trust Cash,
14297912	E-mail/Text: Bankruptcy@homebridge.com Mar 14 2019 03:02:18 Homebridge Financial Services Inc., 194 Wood Ave S Fl 9, Iselin, NJ 08830-2761	
14810971	E-mail/Text: JCAP_BNC_Notices@jcicap.com Mar 14 2019 03:01:39 PO Box 7999, St Cloud MN 56302	JEFFERSON CAPITAL SYSTEMS LLC,
14297913	+E-mail/Text: BKRMailOPS@weltman.com Mar 14 2019 03:00:32 Fairlawn, OH 44333-4600	Kay Jewelers, 375 Ghent Rd,
14348771	+E-mail/Text: bankruptcydpt@mcmcg.com Mar 14 2019 03:01:15 PO Box 2011, Warren, MI 48090-2011	Midland Funding LLC,
14297916	Fax: 864-336-7400 Mar 14 2019 03:25:08 Steubenville, OH 43952-3011	National Cash Advance, 4213 Mall Dr,
14357397	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2019 03:07:27 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	
14297917	E-mail/Text: bankruptcypgl@plaingreenloans.com Mar 14 2019 03:01:51 PO Box 270, Box Elder, MT 59521-0270	Plain Green Loans,
14297918	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2019 03:07:27 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952	
14317967	E-mail/Text: bnc-quantum@quantum3group.com Mar 14 2019 03:00:41 Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788	
14308027	E-mail/Text: bnc-quantum@quantum3group.com Mar 14 2019 03:00:41 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788	
14318836	E-mail/Text: bnc-quantum@quantum3group.com Mar 14 2019 03:00:41 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788	
14298395	E-mail/PDF: rmscedi@recoverycorp.com Mar 14 2019 03:08:06 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605	
14302467	+E-mail/Text: ecf@buckleyking.com Mar 14 2019 03:00:13 Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693	
14297927	E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:40 Orlando, FL 32896-5005	Syncb/gap, PO Box 965005,
14297928	E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:41 Orlando, FL 32896-5007	Syncb/jcp, PO Box 965007,
14297929	+E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:41 Orlando, FL 32896-0001	Syncb/lowes, PO Box 956005,
14297930	E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:41 Orlando, FL 32896-5005	Syncb/oldnavydc, PO Box 965005,
14297931	E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:41 Orlando, FL 32896-5018	Syncb/qvc, PO Box 965018,
14297932	E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:41 PO Box 965005, Orlando, FL 32896-5005	Syncb/steinmart Pllc,
14297933	E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:23 Orlando, FL 32896-5015	Syncb/tjx Cos, PO Box 965015,
14297934	E-mail/PDF: gecscedi@recoverycorp.com Mar 14 2019 03:07:41 PO Box 530927, Atlanta, GA 30353-0927	Walmart/Synchrony Bank,
14297935	E-mail/Text: bnc-bluestem@quantum3group.com Mar 14 2019 03:01:57 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820	Webbank/gettington, TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
HomeBridge Financial Services, Inc.  
Sterling Jewelers, Inc. dba Kay Jewelers

District/off: 0315-2

User: skoz  
Form ID: 410

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Total Noticed: 79

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cr\*            ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems, PO Box 7999,  
St Cloud, MN 56302-9617)  
cr\*            +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,  
Greenville, SC 29603-0826

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

Alan C. Hochheiser on behalf of Creditor Sterling Jewelers, Inc. dba Kay Jewelers  
ahochheiser@mauricewutscher.com  
Aurelius P. Robleto on behalf of Plaintiff Frederick H. Nelson apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Plaintiff Tammy Nelson apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Debtor Tammy Nelson apr@robletolaw.com, rmk@robletolaw.com,  
ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Joint Debtor Frederick H. Nelson apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10